

See how you can benefit with Denplan from Simplyhealth

As clients of Philip Williams & Company, you have access to the following:

Pricing Guide

		Lucent 1	Lucent 2	Lucent 3	Lucent 4	Lucent 5	Lucent 6
Employee only	Monthly premium	£9.20	£14.65	£19.80	£34.50	£50.05	£61.65
Employee & Partner		£18.40	£29.30	£39.60	£69.00	£100.10	£123.30
Single Parent Family		£15.65	£24.90	£33.70	£58.65	£85.10	£104.80
Family		£24.85	£39.55	£53.50	£93.15	£135.15	£166.45

- Prices quoted include Insurance Premium Tax charged at the prevailing rate (excluding residents of the Channel Islands and the Isle of Man)
- These premiums are valid until the 31/03/2020
- Single parent family consists of one adult and an unlimited number of children up to the age of 24
- Family consists of two adults and an unlimited number of children up to the age of 24
- Lucent 1 may not be suitable for children under the age of 18 (or under the age of 19 if in full-time education) as they are exempt from NHS charges.

The Denplan Lucent range includes:

There are no annual limits
Benefits are for each person covered on the policy
Covered children will receive their own benefit entitlement

		Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Routine checks - each occasion							
Examinations	Normal, routine, recall examinations	Up to NHS limits	£20	£25	£30	£40	£50
	Extensive, New patient, Specialist, Consultation		£40	£50	£65	£70	£75
X-rays (each x-ray)	Small, Intra Oral, Bitewing		£6	£7	£8	£10	£12
	Large, O.P.G, CT scan		£15	£20	£25	£30	£35
Routine treatment - each occasion							
Cleaning	Scale & Polish, Hygiene	Up to NHS limits	£40	£50	£60	£65	£70
Fillings	Silver		£35	£45	£55	£65	£75
	White		£45	£60	£75	£90	£105
Major treatment - each full course of treatment (including preparation, supply and fit)							
	Crown	Up to NHS limits	£190	£230	£300	£390	£470
	Post		£40	£50	£60	£70	£80
	Root canal		£100	£145	£180	£225	£330
	Bridge		£400	£550	£700	£850	£1,000
	Dental Implant (This reimbursement includes the implant and abutment. The cost of the crown is additionally covered up to the crown for each tooth limit)		£200	£225	£250	£275	£300
	Orthodontic (IOTN grade 4 – 5)		£400	£475	£550	£625	£700
	Denture - upper		£360	£480	£600	£680	£760
	Denture - lower		£360	£480	£600	£680	£760
	Inlay, Onlay		£200	£225	£250	£300	£350
	Veneer (clinically necessary)		£200	£225	£250	£295	£390
	Periodontal, Gingivectomy		£85	£90	£100	£110	£120
	Repairs (for example recementation of a crown or bridge)		£40	£45	£50	£55	£65
Extractions	Simple	Up to NHS limits	£25	£32	£40	£52	£65
	Surgical		£55	£60	£65	£100	£130

(Continued) The Denplan Lucent range includes:

		Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Treatment extras - each requirement							
	Fissure sealant	Up to NHS limits	£25	£30	£40	£50	£60
	Topical fluoride application		£24	£32	£35	£38	£40
	Sedation, Local anaesthetic		£70	£75	£80	£85	£90
	Mouthguard (including sport), Splinting, Post orthodontic retainer		£50	£55	£60	£65	£70
	Other clinically necessary restorative treatment not listed		£65	£75	£85	£100	£115
NHS treatment							
	Payback level 100%	✓	✓	✓	✓	✓	✓

What else is covered?

In addition to the above core benefits, you are covered for:

Emergency and injury	
Worldwide emergency dental treatment	£800 Four incidents within the UK up to £200 each or two incidents overseas up to £400 each
Worldwide dental injury	£10,000 Four incidents covered up to £2,500 each
Dentist call out fees (UK only)	£300 Two incidents covered up to £150 each
Worldwide telephone consultations for dental emergency or dental injury	100% When arranged by Simplyhealth through the emergency dental helpline
24-hour worldwide dental emergency helpline	✓
Additional support	
Worldwide hospital cash benefit	£1,000 £100 each night, up to 10 nights Cash amount when you are admitted for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition
Mouth cancer cover	£20,000 Payment up to £20,000 towards one course of treatment up to 18 months following diagnosis. Cover not immediately available. Please read your terms and conditions
Smile Centre	
Dental health information for you and your family; dentist location finder tools, and more. These services can be accessed via your online account at www.denplan.co.uk/employeeonline	✓

Main exclusions and limitations

- Any treatment that is assessed by our dentist as not clinically necessary
- Any costs for dental procedures carried out as a result of a referral to a hospital, for example wisdom teeth removal

Please refer to the policy handbook for full terms and conditions

To find out more please call **01962 828 007**
or [click here](#)

For questions about your policy you can contact
Simplyhealth at corporatedental@simplyhealth.co.uk